

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
George F Harris  
Brenda L Harris  
Debtors

Case No. 16-05053-HWV  
Chapter 13

District/off: 0314-1

User: AutoDocke

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Date Rcvd: Jan 18, 2022

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
  - ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
  - ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ George F Harris, Brenda L Harris, 15 Pheasant Run, York Haven, PA 17370-9555
cr	+ GS Mortgage-Backed Securities Trust 2021-RPL2, RAS Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+ SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
5454585	+ GS Mortgage-Backed Securities Trust, NewRez LLC dba Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
5454586	+ GS Mortgage-Backed Securities Trust, NewRez LLC dba Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603, GS Mortgage-Backed Securities Trust NewRez LLC dba Shellpoint Mortgage 29603-0826
5388763	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5388764	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Goldman Sachs Mortgage Company Serviced by Select Portfolio Servicing,
4865072	Kia Motors, Po Box 650805, Dallas TX 75265-0805
5210380	+ Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
5210381	+ Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261, Nationstar Mortgage, LLC d/b/a Mr. Coope, PO Box 619094 Dallas, TX 75261-9094
5433118	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5433119	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826 Greenville, SC 29603-0826
4865075	+ Principal Financial Group, 711 High Street, Des Moines IA 50392-0001
4865077	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, 14523 Sw Millikan Way, Suite 200, Beaverton OR 97005
4895104	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford CT 06143-1047
4865082	+ The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook IL 60062-2757
4865067	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4908034	EDI: AIS.COM	Jan 19 2022 00:03:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4902475	+ EDI: RECOVERYCORP.COM	Jan 19 2022 00:03:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4892227	Email/PDF: bncnotices@becket-lee.com	Jan 18 2022 18:58:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4865068	+ EDI: CITICORP.COM	Jan 19 2022 00:03:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis MO 63179-0040
4865069	+ EDI: CITICORP.COM	Jan 19 2022 00:03:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis MO 63179-0040

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4867065	EDI: DISCOVER.COM	Jan 19 2022 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4865070	+ EDI: DISCOVER.COM	Jan 19 2022 00:03:00	Discover Financial, Po Box 3025, New Albany OH 43054-3025
4865071	+ EDI: DISCOVERPL	Jan 19 2022 00:03:00	Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City UT 84130-0954
4909489	+ EDI: HY11.COM	Jan 19 2022 00:03:00	Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
4865066	EDI: IRS.COM	Jan 19 2022 00:03:00	IRS Centralized Insolvency Oper., PO Box 21126, Philadelphia PA 19114-0326
4865073	+ EDI: FORD.COM	Jan 19 2022 00:03:00	Kia Motors Finance Co, Po Box 20825, Fountain Valley CA 92728-0825
4865074	+ Email/Text: PBNCNotifications@perituservices.com	Jan 18 2022 18:57:00	Kohls/Capital One, Po Box 3120, Milwaukee WI 53201-3120
4895725	+ EDI: MID8.COM	Jan 19 2022 00:03:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4913846	EDI: PRA.COM	Jan 19 2022 00:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4891728	+ Email/Text: DeftBkr@santander.us	Jan 18 2022 18:57:00	SANTANDER BANK, N.A, 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
4865076	+ Email/Text: DeftBkr@santander.us	Jan 18 2022 18:57:00	Santander Bank, Po Box 841002, Boston MA 02284-1002
4865078	+ EDI: RMSC.COM	Jan 19 2022 00:03:00	Syncb/care Credit, C/o Po Box 965036, Orlando FL 32896-0001
4865079	+ EDI: RMSC.COM	Jan 19 2022 00:03:00	Synchrony Bank/Old Navy, Po Box 965064, Orlando FL 32896-5064
4865080	+ EDI: RMSC.COM	Jan 19 2022 00:03:00	Synchrony Bank/QVC, Po Box 965064, Orlando FL 32896-5064
4865081	+ EDI: RMSC.COM	Jan 19 2022 00:03:00	Synchrony Bank/Walmart, Po Box 965064, Orlando FL 32896-5064
4865082	+ EDI: PRATHEBUR	Jan 19 2022 00:03:00	The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook IL 60062-2757

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, pa 19601-3563
4902576	*+	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
4866589	##+	Seterus, Inc., PO Box 1077, Hartford, CT 06143-1077

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2022 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com
Alexandra Teresa Garcia	on behalf of Creditor SANTANDER BANK N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ashlee Crane Fogle	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper afogle@rascrane.com
Charles G. Wohlrab	on behalf of Creditor GS Mortgage-Backed Securities Trust 2021-RPL2 cwohlrb@raslg.com
Dawn Marie Cutaia	on behalf of Debtor 1 George F Harris dmcutaia@gmail.com cutaialawecf@gmail.com;r46159@notify.bestcase.com,judy.cutaialaw@gmail.com
Dawn Marie Cutaia	on behalf of Debtor 2 Brenda L Harris dmcutaia@gmail.com cutaialawecf@gmail.com;r46159@notify.bestcase.com,judy.cutaialaw@gmail.com
Heather Stacey Riloff	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor heather@mvrlaw.com, Michelle@mvrlaw.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
Jeniece Davis	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jeniece Davis	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association (FNMA), jeniece@mvrlaw.com, bonnie@mvrlaw.com
Rebecca Ann Solarz	on behalf of Creditor Goldman Sachs Mortgage Company bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1	George F Harris	Social Security number or ITIN    xxx-xx-8880
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2 (Spouse, if filing)	Brenda L Harris	Social Security number or ITIN    xxx-xx-9941
	First Name    Middle Name    Last Name	EIN    -----
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number:    1:16-bk-05053-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

George F Harris

Brenda L Harris

**By the court:**1/18/22

Henry W. Van Eck, Chief Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

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**Chapter 13 Discharge**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**